

YOUR ACCOUNT IS PAYABLE IN THE OFFICE OF THE
LENDER/SECURED PARTY (CALLED "WE") INDICATED BELOW.

WORLD FINANCE CORPORATION
500 HADSON STREET
MCDONOUGH, GA 30253-3534

ACCOUNT NUMBER TYPE
10971 1

YR. MAKE SN S.I. COV.
AUTO 71 INC 329

BORROWERS/DEBTORS (CALLED "YOU") (NAMES AND ADDRESS)

SUTTON, KATRINA

INSURANCE COVERAGES	
(Afforded Only When Identifiable Charges Are Shown in Schedule)	
Credit Life and Credit Disability Insurance are required by the Lender to obtain a loan. The Borrower(s) may choose the person or company through which insurance is to be obtained, or may provide the insurance under an existing policy. If obtained through the Lender, the cost is as set forth and is for the term of the loan.	
<input type="checkbox"/> SINGLE DECREASING LIFE ON FIRST NAMED BORROWER ONLY	1. PERSONAL PROPERTY TYPE
<input checked="" type="checkbox"/> SINGLE LEVEL LIFE ON FIRST NAMED BORROWER ONLY	(A) SINGLE INTEREST
<input type="checkbox"/> DISABILITY ON FIRST NAMED BORROWER ONLY	(B) DUAL INTEREST
4th	2. VEHICLE
BENEFITS COMMENCE WITH THE DAY OF CONTINUOUS DISABILITY RETROACTIVE TO FIRST DAY	<input checked="" type="checkbox"/> SINGLE INTEREST
	329

DATE OF LOAN	FIRST DUE DATE	OTHERS DUE SAME DAY EACH MONTH	FINAL DUE DATE	FIRST PAYMENT	OTHER PAYMENTS	TOTAL PAYABLE IN MONTHLY INSTALLMENTS
2/11/09	01/11/10		07/11/10	50.00	50.00	44.09

ITEMIZATION OF AMOUNT FINANCED (LINES 3 THRU 7)	TO: YOU
1. \$ 44.09 AMOUNT PAID TO YOU ON YOUR BEHALF	
2. \$ 181.00 AMOUNT PAID ON YOUR PRIOR ACCOUNT	
3. \$ 225.11 NET PROCEEDS (SUM OF LINES 1 AND 2)	
4. NONE AMOUNTS PAID TO OTHERS ON YOUR BEHALF	
5. \$ 30.00 TO PROPERTY INSURANCE CO.	
6. \$ 10.00 TO AUTOMOBILE INSURANCE CO. \$ 30.00	
7. NONE FOR NON-RECORDING INSURANCE	
8. NONE TO PUBLIC OFFICIALS FOR OFFICIAL FEES	
9. \$ 265.11 AMOUNT FINANCED	
10. \$ 84.89 FINANCE CHARGE	
11. \$ 350.00 TOTAL OF PAYMENTS	
12. 89.63 % ANNUAL PERCENTAGE RATE	

COMPONENTS OF FINANCE CHARGE
LIFE INS. PREMIUM \$ 1.61
DISABILITY INS. PREMIUM \$ 16.77
MAINTENANCE FEE \$ 21.00
INTEREST \$ 19.19
PREPAID FIN. CHG. 8% LOAN FEE \$ 26.32
PREPAID FIN. CHG. 4% LOAN FEE \$ NONE

FACE AMOUNT
\$ 329.00

* WE MAY RETAIN A PORTION OF THESE CHARGES.

AMOUNT FINANCED is the amount of credit provided to you or on your behalf.
FINANCE CHARGE is the dollar amount the credit will cost you.
ANNUAL PERCENTAGE RATE is the cost of your credit as a yearly rate.
TOTAL OF PAYMENTS is the amount you will have paid after you have made all payments as scheduled.

PREPAYMENT: If you pay off early, you may be entitled to a refund of part of the Finance Charge.

LATE CHARGE: If a payment is more than 5 days late, you will be charged a late charge of \$10.00 or \$.05 for each \$1.00 of the payment, whichever is greater.

SECURITY: You are giving us a security interest in:

- ☐ The goods of property being purchased
☒ Consumer Goods
☒ Motor Vehicle
☐ Other

Collateral securing other loans with us may also secure this loan.

See your contract documents for any additional information about non-payment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

NOTE

PROMISE TO PAY: You shall pay us the Total of Payments (Amount Financed plus Finance Charge), in monthly payments as stated above. You may pay more at any time. See reverse for additional information. After the Final Due Date, you shall pay interest at 16% per year on the amount due.

PREPAYMENT: If you fully prepay, the amount you owe will be reduced by unearned interest (but not less than \$1), unearned insurance charges and unearned Maintenance Fees by the Rule of 78ths method. Loan Fees are fully earned, except that, in the event of prepayment or default, the total earned interest and Loan and Maintenance Fees shall not exceed 5% per month of the unpaid Amount Financed actually outstanding.

SECURITY AGREEMENT

SECURITY AND SECURITY INTEREST: To secure the repayment of the Note contained in this Loan Agreement, you are granting to Lender a security interest in the following properties:

☐ The following described motor vehicle(s) with all equipment, parts and accessories:

YR.	MAKE	MODEL	SERIAL NO.	INSURED THROUGH LENDER (Yes/No)
1.				
2. 1997	LINCOLN	CROWN VICT		YES
3.				

☐ The following Consumer Goods described below or on the attached Exhibit A:

X SEE ATTACHED EXHIBIT A

located in or about your residence at

☐ Other (Describe)

☐ This loan is unsecured.

The above-described collateral does not now but may in the future secure other indebtedness to Lender.

You also assign to Lender any funds which may become payable through insurance on the collateral or insurance written in connection with this loan, including return or unearned premiums, for application to the unpaid balance. You direct any insurer to pay Lender any such monies and authorize Lender to endorse any draft.

ARBITRATION AGREEMENT: BORROWER AND LENDER DO AGREE TO AN ARBITRATION (EXCEPT AS LIMITED IN THE ARBITRATION AGREEMENT) FOR THE SETTLEMENT OF ANY CONTROVERSIES BETWEEN THEM. THE TERMS OF THE ARBITRATION AGREEMENT ARE SET FORTH IN A SEPARATE AGREEMENT. THE PARTIES HEREBY ACKNOWLEDGE THAT THE AGREEMENT OF THE BORROWER TO ENTER INTO THE SEPARATE ARBITRATION AGREEMENT IS A MATERIAL INDUCEMENT TO THE LENDER'S ENTERING INTO THIS AGREEMENT WITH THE BORROWER.

A SECURITY INTEREST IN THIS DOCUMENT HAS BEEN GRANTED TO HARRIS N.A. AS SECURITY TRUSTEE AND SECURED PARTY, PURSUANT TO A SECURITY AGREEMENT, PLEDGE AND INDENTURE OF TRUST.

BY EXECUTING THIS AGREEMENT YOU ACKNOWLEDGE THAT YOU HAVE READ THE FRONT AND BACK OF THIS INSTRUMENT AND ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS COMBINED INSTRUMENT AND ATTACHMENTS. YOU AUTHORIZE THE CHARGES AND DISBURSEMENTS SET FORTH ABOVE AND ACKNOWLEDGE THAT A COMPLETED COPY OF THIS COMBINED INSTRUMENT AND ATTACHMENTS, IF ANY, WERE SUBMITTED TO YOU FOR APPROVAL PRIOR TO THE CONSUMMATION OF THIS LOAN TRANSACTION.

NOTICE TO CONSUMER

(a) Do not sign this agreement if it contains any blank spaces. (b) You are entitled to an exact copy of all papers you signed. (c) You have the right at any time to pay in advance the full amount due under this agreement and under certain conditions to obtain a partial refund of the interest charges. (d) If credit life insurance is required, you have the right to purchase either level term life insurance or reducing term life insurance coverage. (e) You are not required to purchase non-credit insurance as a condition of obtaining this loan. (f) Pursuant to this agreement, the lender is authorized to take possession of collateral by other than legal process.

Payment of this Note is Guaranteed.

Executed on behalf of Lender by:

Authorized Representative

and executed by Borrower(s) in presence of:

Witness

Signature of Co-Borrower

CONSENT TO SECURITY AGREEMENT: In consideration of Lender granting this loan and to the extent of your interest in the property, you grant Lender a security interest in any personal property described above. You are not personally obligated to repay this loan.

Witness

Co-Owner

CAUTION - IT IS IMPORTANT THAT BORROWER(S) THOROUGHLY READ THIS CONTRACT FRONT AND BACK BEFORE BORROWER(S) SIGN IT.

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

BORROWER'S COPY